ADDITIONAL FEE:

Please charge any insufficiency of fee, or credit any excess, to Deposit Account No. 50-0427.

R E M A R K S

This Amendment is being filed at the request of the Examiner in charge of this application, Mr. Hani Kazimi, to place the claims in proper form under U.S. Patent Practice. Independent claims 1, 10, 31 and 37 have been carefully reviewed and amended, where necessary, to provide antecedant basis for all the terms and expressions.

Proposed amendments to claims 1, 10, 31 and 37 were submitted informally to Examiner Kazimi on August 24, 2007. In a telephone interview with the undersigned attorney, held on September 10, 2007, Mr. Kazimi indicated that these claims, as so amended, were in proper form and requested that such amendments be made of record in this case. The present Amendment is being made in response to the Examiner's request.

Independent claims 1, 10, 31 and 37 are believed to distinguish patentably over the prior art for the reasons set forth in applicant's Amendment filed August 9, 2006.

In particular, as succinctly stated in the Remarks section of

that Amendment:

> "...[T]he present invention - the "trigger system" as
> defined in the independent claims 1, 10, 31 and 37 -
> distinguishes patentably over Zampese because the
> applicant's account information is downloaded from the
> trigger server <u>prior to the moment the transaction
> request reaches the host</u>.

> "Claims 1, 10, 31 and 37, the only independent claims in
> this application, have each been amended to more
> "particularly point out and distinctly claim" this
> distinction. In particular, the independent claims have
> been amended to clearly point out that the account
> borrowing process of the trigger system, occurs <u>prior</u> to
> the transaction request reaching said host processing
> system ultimately responsible for approving or denying
> the charge, also enabling said host to receive said
> transaction request along with the downloaded account
> information and its account approval information as if
> said information had been supplied directly by the
> accountholder himself...

> "Zampese discloses a system for adding security to the
> transmission of an account over unreliable media while
> Shepherd discloses a risk management system where
> purchase and sale's conditions are posted into a broker-
> like company responsible for transacting in behalf of
> buyers and sellers.

> "Neither one of those systems envision a credit and debit
> card lending and borrowing system where a credit card
> owner can lend his card to someone else via an
> authorization code under pre-determined conditions.
> Also, neither system has the ability to execute a
> transaction <u>without being supplied a credit card or
> financial account</u>, with the concept of <u>borrowing it</u> from
> an independent source."

The language in each of the independent claims upon which applicant relies for patentability is specifically referred to in applicant's Amendment filed August 12, 2005. In the Remarks section of that Amendment, applicant stated:

> "Applicant's independent claims -- namely, apparatus claims 1, 31 and method claims 10, 37 -- as presently presented, clearly distinguish applicant's trigger system from the disclosures of Zampese and/or Franklin. These prior art references neither teach nor suggest the following elements or steps:

> In Claim 1:

> "...enabling account withdrawals and charge requests to be initiated by either the accountholder himself or by someone other than the accountholder, using an authorization code as a substitute for said account and the associated account approval information"

> In Claim 1:

> "allowing either said terminal or host involved in said prospective credit or debit transaction to acquire said account and associated account approval information from a non-fiduciary external source, not a party to the transaction and herein called a trigger server, outside of the boundaries of said credit or debit transaction and its associated parties, as if said account and associated account approval information had been supplied to at least one party to said transaction by the accountholder himself"

> In Claim 1:

> "...a trigger server which stores said account information, as well as said corresponding account approval information along with said account use restriction information, if any, in association with a an authorization code known to the accountholder, and thereafter delivers said account information and

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associated account approval information either to said terminal or host involved in said prospective credit or debit transaction in response to a request carrying an authorization code, provided that the verification of said authorization code is successful...".

In Claim 10:

"c) entering an authorization code at a requesting terminal, as an alternate payment method for said prospective credit or debit transaction between said terminal and a host;"

In Claim 10:

"f) the trigger server delivering to said terminal or host the account information and associated account approval information corresponding to said entered authorization code upon validation of said entered authorization code;

"g) the trigger server enabling said account and associated account approval information to be used as the charge or withdrawal account for said prospective credit or debit transaction between said terminal and host without further participating in any liability related to the outcome of said transaction; and

"h) allowing said credit or debit transaction attempt to occur between said terminal and host utilizing the acquired said account information and associated account approval information from said trigger server, as if said account information and associated account approval information had been supplied to said credit or debit transaction by the accountholder himself."

In Claim 31:
"a) a computer server which receives, stores and delivers data defining a plurality of chargeable accounts for use in credit and debit transactions, as well as any additional information required for the effective use of said accounts, along with an authorization code associated with each account, said server being controlled by an institution which is not a party to said transactions..."

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And in Claim 37:

"b) transmitting said data to a computer server controlled by an institution which is not a party to said transactions;

"c) said server confirming receiving and storing said data in association with a unique authorization code for each account;
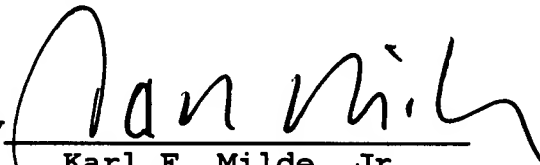
"d) entering authorization codes at a requesting terminal;

"e) transmitting requests for acquiring said data to said server, utilizing said entered authorization codes; and
"f) said server validating said requests and delivering said data associated with said entered authorization code for use in said transactions, with no further involvement of said institution in said transactions."
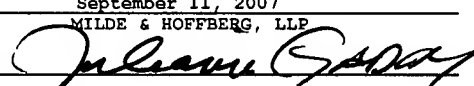
For the reasons given above, this application is now believed to be in condition for immediate allowance. A formal Notice of Allowance is accordingly respectfully solicited.

Respectfully submitted,

By _____
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